

United States Bankruptcy Court
Northern District of Ohio

In re:
Bettye Tyus
Debtor

Case No. 19-12703-jps
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: nbrow
Form ID: pdf700

Page 1 of 1
Total Noticed: 25

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db
26021433 +Bettye Tyus, 4175 E. 147th Street, Cleveland, OH 44128-1864
26021434 +Andrew C Liu D.O PH.D, 20050 Harvard Avenue #308, Warrensville Heights, OH 44122-6800
26021434 +Autauga County, Attn: Officer or Agent, Kathy Evans, Revenue Commissioner,
135 N. Court St. Suite D, Prattville, AL 36067-3001
26021435 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
26021436 +Brinks Money, Po Box 149016, Austin, TX 78714-9016
26021439 +Cleveland Urology Associates, Inc., P.O. Box 74008884, Chicago, IL 60674-8884
26021440 +Clinical Medical Services Company, P.O. Box 92237, Cleveland, OH 44193-0003
26021442 +Cuyahoga County Treasurer, PO Box 94404, Cleveland, OH 44101-4404
26021443 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205,
Cleveland, OH 44122-5662
26021444 +HDIS, 9385 Dielman Industrial Dr, Olivette, MO 63132-2214
26021445 +ID Consultats Inc, P.O. Box 901901, Cleveland, OH 44190-1901
26021446 +JP Recover Services, Inc., P.O. Box 16749, Rocky River, OH 44116-0749
26021448 +MDINR LLC, Po Box 105750, Atlanta, GA 30348-5750
26021447 +Magnetic Springs Water Company, Po Box 132076, Columbus, OH 43218
26021449 +Mobilex, Po Box 17452, Baltimore, MD 21297-1452
26021451 PNC Bank, Attn: Officer or Agent, 249 Fifth Avenue, One PNC Plaza, Pittsburgh, PA 15222
26021450 Physicians Ambulance Service Inc, 4495 Cranwood Pkwy, Cleveland, OH 44128-4003
26021452 +The Avenue Care and Rehabilitation, 4120 Interchange Corporate Ctr Rd,
Warrensville Heights, OH 44128-5631
26021453 +The Lillian and Betty Ratner School, 27575 Shaker Blvd, Pepper Pike, OH 44124-5002
26021454 +Wellfount Pharmacy, 5751 W 73rd St, Indianapolis, IN 46278-1741
26021455 +Yale R Levy, 4645 Executive Drive, Columbus, OH 43220-3601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26021432 +E-mail/Text: bankruptcies@amerassist.com May 08 2019 23:12:33 Amerassist A/R Solutions,
P.O. Box 26095, Columbus, OH 43226-0095
26021441 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US May 08 2019 23:12:10 Cuyahoga County Treasurer,
ATTN: Officer or Agent, 2079 East 9th Street, Cleveland, OH 44115
26021437 +E-mail/Text: cmeyer@city.cleveland.oh.us May 08 2019 23:11:48 City of Cleveland,
Division of Assessments & Licenses, 601 Lakeside Ave. rm 320, Cleveland, OH 44114-1015
26021438 +E-mail/Text: cmeyer@city.cleveland.oh.us May 08 2019 23:11:48 Cleveland EMS,
601 Lakeside Ave., Room 127, Cleveland, OH 44114-1015

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

Charles W. Fonda on behalf of Debtor Bettye Tyus charlesf@amourgis.com,
bk_department@amourgis.com;taliagahanian@gmail.com;jpamourgisandassociates@gmail.com;yr44267@noti
fy.bestcase.com

TOTAL: 1

Fill in this information to identify your case:

Debtor 1	Betty Tyus		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO			
Case number: (If known)			

19-12703

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$825 per **Month** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.

APPENDIX D

Chapter 13 Plan

Page 1

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Best Case Bankruptcy

Debtor Betty TyusCase number 19-12703

- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows:
Per Confirmation Order

2.4 Additional payments.*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$49,500.00.**Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

- ☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
PNC Bank	\$29,428.89	4175 E. 147th St. Cleveland, OH 44128 Cuyahoga County PNN:142-0 6-012 Guardian of the EST	\$45,600.00	\$0.00	\$29,428.89	3.25%	\$542.00	\$31,874.57

Debtor Betty TyusCase number 19-12703

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Autauga County	\$0.00	1249 County Rd 21 Prattville, AL 36067 Autauga County PNN:11 03 06 0 000 034.000 Mims Marzett	\$33,600.00	\$0.00	\$0.00	0.00%	0.00	\$0.00
Cuyahoga County Treasurer	\$0.00	4175 E. 147th St. Cleveland, OH 44128 Cuyahoga County PNN:142-0 6-012 Guardian of the EST	\$45,600.00	\$29,428.89	\$0.00	0.00%	\$0.00	\$0.00

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.**3.4 Lien avoidance.**

Check one.

☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.**3.5 Surrender of collateral.**

Check one.

☒ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's feesTrustee's fees are governed by statute and may change during the course of the case but are estimated to be 5.50% of plan payments; and during the plan term, they are estimated to total \$2,722.80.**4.3 Attorney's fees.**The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,200.00.**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Check one.

☒ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.*Check one.*☒ **None.** *If "None" is checked, the rest of § 4.5 need not be completed or reproduced.***Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☒ The sum of \$ 10,070.96
- ☒ 100 % of the total amount of these claims, an estimated payment of \$ 10,070.96.
- ☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ ____.

Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.***5.3 Other separately classified nonpriority unsecured claims. Check one.**☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.***Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**☒ **None.** *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.***Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor(s) upon***Check the applicable box:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ other: _____

Part 8: Nonstandard Plan Provisions**8.1 Check "None" or List Nonstandard Plan Provisions**☐ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Debtor Betty Tyus

Case number 19-12703

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Andre J Tyus, Legal Guardian
Betty Tyus
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on April 30, 2019

Executed on _____

X /s/ Charles W. Fonda
Charles W. Fonda
Signature of Attorney for Debtor(s)

Date April 30, 2019

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$31,874.57</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$4,922.80</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$10,070.96</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
Total of lines a through j	\$46,868.33